

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Perry A Edwards
Donatila L. Edwards
Debtors

Case No. 15-02686-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: CGambini
Form ID: 309A

Page 1 of 2
Total Noticed: 30

Date Rcvd: Jul 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2016.

db/jdb aty +Perry A Edwards, Donatila L. Edwards, 153 Cathleen Drive, East Stroudsburg, PA 18302-7706
+Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty +William E. Craig, Morton & Craig LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125
tr +John J Martin (Trustee), Law Offices of John J Martin, 1022 Court Street, Honesdale, PA 18431-1925
cr ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034)
4674676 CHARTER ONE, C/O FIRSTMARK SERVICES, PO BOX 82522, LINCOLN, NE 68501-2522
4662411 +Cawley & Bergman LLP, 117 Kinderkamack Rd, Ste 201, River Edge, NJ 07661-1916
4662412 +Citizen's Bank, P.O. Box 82522, Lincoln, NE 68501-2522
4662413 Citizens One Auto Finance, 1 Citizens Drive, Riverside, RI 02915-3019
4662829 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
4662414 +Credit Acceptance Corp, P.O. Box 5070, Southfield, MI 48086-5070
4662416 +Gladys Arraez, 108 Shepherd Avenue, Brooklyn, NY 11208-1227
4662417 +KML Law Group, P.C., Ste 5000 - BNY Independence Center, 701 Market St, Philadelphia, PA 19106-1538
4662419 +M&T Bank, 80 Holtz Drive, Buffalo, NY 14225-1470
4666315 +MIDLAND CREDIT MANAGEMENT INC, AS AGENT FOR MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
4710396 +NORTHAMPTON CLINIC COMPANY LLC C/O PASI, PO BOX 188, BRENTWOOD, TN 37024-0188
4662421 Northland Group, PO Box 129, Thorofare, NJ 08086-0129
4662422 +Pine Creek Estates Lot Owners Assoc, 204 Navajo Court, East Stroudsburg, PA 18302-7744

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: donna.kau@pocono-lawyers.com Jul 19 2016 19:16:25 Timothy B. Fisher, II, Fisher and Fisher Law Offices, PO Box 396, 525 Main Street, Gouldsboro, PA 18424
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Jul 19 2016 19:16:51 United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4669288 +EDI: STFC.COM Jul 19 2016 19:04:00 CACH, LLC, 4340 S. Monaco Street, 2nd Floor, Denver, CO 80237-3485
4662409 EDI: CAPITALONE.COM Jul 19 2016 19:04:00 Capital One Bank, P.O. Box 30253, Salt Lake City, UT 84130-0253
4662410 +EDI: CAPITALONE.COM Jul 19 2016 19:04:00 Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
4696359 +E-mail/Text: bankruptcy@cavps.com Jul 19 2016 19:16:54 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
4662415 EDI: RMSC.COM Jul 19 2016 19:04:00 GE Capital Retail Bank, PO Box 965033, Orlando, FL 32896-5033
4679409 +E-mail/Text: camanagement@mtb.com Jul 19 2016 19:16:40 Lakeview Loan Servicing, LLC, C/O M&T BANK, PO BOX 1288, Buffalo, NY 14240-1288
4662418 E-mail/Text: camanagement@mtb.com Jul 19 2016 19:16:40 M & T Bank, PO Box 900, Millsboro, DE 19966
4662420 +EDI: MID8.COM Jul 19 2016 19:03:00 Midland Funding, 8875 Aero Dr., Ste 200, San Diego, CA 92123-2255
4697838 +E-mail/Text: bncmail@w-legal.com Jul 19 2016 19:16:53 TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4662423 +EDI: WTRRN BANK.COM Jul 19 2016 19:03:00 TD Bank USA/Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2016 at the address(es) listed below:

John J Martin (Trustee) pa36@ecfcbis.com, trustee@martin-law.net
Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Timothy B. Fisher, II on behalf of Debtor Perry A Edwards donna.kau@pocono-lawyers.com
Timothy B. Fisher, II on behalf of Joint Debtor Donatila L. Edwards donna.kau@pocono-lawyers.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William E. Craig on behalf of Creditor Credit Acceptance Corporation
mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com

TOTAL: 6

Information to identify the case:

Debtor 1	Perry A Edwards	Social Security number or ITIN	xxx-xx-8250
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	Donatila L. Edwards	Social Security number or ITIN	xxx-xx-9560
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed in chapter	13 June 24, 2015
Case number:	5:15-bk-02686-RNO	Date case converted to chapter	7 July 8, 2016

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Perry A Edwards	Donatila L. Edwards
2. All other names used in the last 8 years		
3. Address	153 Cathleen Drive East Stroudsburg, PA 18302	153 Cathleen Drive East Stroudsburg, PA 18302
4. Debtor's attorney Name and address	Timothy B. Fisher II Fisher and Fisher Law Offices PO Box 396 525 Main Street Gouldsboro, PA 18424	Contact phone 570 842-2753 Email: donna.kau@pocono-lawyers.com
5. Bankruptcy trustee Name and address	John J Martin (Trustee) Law Offices of John J Martin 1022 Court Street Honesdale, PA 18431	Contact phone 570 253-6899 Email: pa36@ecfbis.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: July 19, 2016
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 7, 2016 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Council Chambers, 2nd Floor, Borough Municipal Building, 700 Sarah Street, Stroudsburg, PA 18360
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: November 6, 2016 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	